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ABSTRACT

Results are given of a study of samples of retirees in Wisconsin, Florida, and Arizona. Respondents were compared on (1) background characteristics, (2) occupational and financial status, (3) health condition, (4) formal and informal organizational participation, and (5) retirement decision making. An attempt was made to determine the extent to which these factors were related to the respondents' life and retirement satisfaction as measures of retirement adjustment. Combined samples of Arizona and Florida migrant retirees were compared with Wisconsin nonmigrant retirees to determine the degree to which this comparative study validated findings from previous studies and to indicate further research needs. Included in this report are sections devoted to a literature review; study objectives; study justification; study design and methods; data analysis including demographic characteristics and life satisfaction; anticipatory socialization--retirement decision making and life satisfaction; retirement transition--economic and health changes and life satisfaction; concomitant socialization--interaction continuity and life satisfaction; and attitude toward retirement and life satisfaction. (Author/JS)

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RETIREMENT AND MIGRATION IN THE NORTH CENTRAL STATES

A Comparative Analysis: Wisconsin, Florida, Arizona

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RETIREMENT AND MIGRATION IN THE NORTH CENTRAL STATES: COMPARATIVE ANALYSIS OF LIFE AND RETIREMENT SATISFACTION WISCONSIN, FLORIDA AND ARIZONA

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INTRODUCTION

Increased utilization of new knowledge from advanced medical and health sciences has led to the extension of life expectancy in America from 49 years in 1900 to 70 years in 1964. The proportion of persons 65 years and older has shifted gradually from 4 per cent in 1900 to 9.4 per cent in 1966.[1] Concomitant with this demographic trend is the increasing employment of advanced technology in the American productive system. This has in turn led to the emergence of stable retirement policies which affect, to a greater or lesser degree, the lives of the older members of the labor force. One major consequence of these changes is a noticeable increase in the number and proportion of persons 65 years and older who are spending an increasing number of years in retirement. The proportion of males of this age cohort in the labor force has steadily declined from 63 per cent in 1900 to 30 per cent in 1966.[2] Correlated with these developments is the emergence of retirement as a system of interaction distinct from other traditional forms of patterned behavior.

Retirement for the individual may represent his separation from a paid employment which has been elevated to the status of a career personally enjoyed over an extended part of life. If an individual feels coerced into retirement, he may feel a sense of having lost his contributory role within the productive system of the society. Retirement for some, however, may provide an opportunity to employ oneself in more productive and possibly more gratifying activities. Generally, retirement produces far-reaching changes in a person's role as a functioning member of the society. This has profound implications for interrelated changes in one's social status, social activities, health conditions, financial capability and self perception.

SUMMARY OF FINDINGS

1. The retirees' mean age at retirement was about 64 years in Wisconsin, 61 years in Florida and 56 years in Arizona. The mean age at interview was approximately 65 years for all samples. The median number of years since retirement was 10 in Wisconsin and 8.5 in both Arizona and Florida. Wisconsin retirees were generally older than their Arizona and Florida counterparts. A curvilinear relationship existed between age at retirement, age during interview and the number of years since retirement and retirement satisfaction. Retirement satisfaction dropped sharply among Wisconsin respondents who retired at the age of 74 and over. Retirement satisfaction was maximum at the retiring age of 69; it was also highest among retirees who were between 65 and 69 years of age during interview. Decline in retirement satisfaction was observed among Wisconsin retirees 75 years old or older and among Florida and Arizona retirees 70 years or older during interview. Similarly, retirement satisfaction sharply decreased among respondents who had retired for more than 10 years, the lowest satisfaction level being recorded for those retiring for upwards of 16 years. These findings contradict the evidence provided by Morrison and Kristjanson, Havinghurst and Albrecht of no relationship between age and retirement satisfaction. The findings, however, corroborated the evidence indicating a negative association provided by Jean and Joseph Britton, Phillips, Kutner, Cavan, Pihlblad and Rosencranz, and Rosencranz, Pihlblad and McNevin.[3]

2. No divorce was recorded among Florida retirees, and every married Arizona retiree was living with his wife in the retirement community. More than three-fourths of all sample retirees who were married were also living with their wives. A positive and statistically significant association existed between marital status and retirement satisfaction only for Arizona and the combined

Arizona and Florida samples. Data supporting the proposition that marriage is related to retirement adjustment are offered by Schmidt, Shanas, Phillips, Kutner, Cavan, Rosencranz, Pihlblad and McNevin, and Morrison and Kristjanson.[4]

3. A positive relationship existed between a maximum of 16 years formal schooling and retirement satisfaction. A negative association was found among retirees with 17 or more years of formal education. Generally, the more satisfied respondents had between 4 and 16 years of schooling; the highest proportion of the satisfied retirees reported between 8 and 10 years of formal education. The association between formal educational attainment and retirement adjustment was statistically significant only for Arizona and Florida samples. Although data indicate that only a certain level of educational attainment facilitated retirement adjustment, the evidence was supported by Pihlbald and Rosencranz's report[5] indicating a direct relationship between extent of formal education and retirement satisfaction as measured by life satisfaction scores.

4. A relatively high proportion of the satisfied retirees looked forward to retirement; the range was between 31 per cent in Wisconsin and 60 per cent in Florida. An unfavorable attitude toward retirement was generally less conducive to retirement satisfaction than total indifference of the would-be retirees. A highly positive relationship between looking forward to retirement and retirement satisfaction was recorded among Wisconsin retirees. The present finding validates the evidence reported by Tuckman and Lorge, Thompson and Hill[6] indicating that a mental appreciation of retirement facilitated realistic pre-retirement planning which in turn enhanced retirement adjustment.

5. Arizona and Florda retirees were asked to indicate the extent to which they had an accurate perception of their respective retirement communities with regard to climate, cost of living, recreational opportunities and the local people. A slightly higher proportion of the satisfied Florida retirees

indicated having a relatively more accurate picture of their retirement community than their Arizona counterparts. However, clear perception of retirement community in terms of the above dimensions did not sufficiently discriminate between the more and the less satisfied with retirement. Only in Florida was there a statistically significant association between a clear conception of the retirement community's cost of living and retirement satisfaction.

6. Wisconsin data showed that financial and residential planning covered a much longer period of time--over twenty years with regard to the former and less than ten years with respect to the latter plan. Especially noteworthy is the almost complete absence of any concrete plans whatever among more than one-half of the sample retirees.[7] A similar finding was reported by Pihlbald and Rosencranz in their study of 17.6 older people in small communities in the state of Missouri. However, among retirement planners, data indicated a positive association between financial planning and retirement satisfaction. Plans to increase savings generally discriminated between the more satisfied and the less satisfied with retirement. Long-range investment plans tended to be more important than those dealing with pension and property disposal. Planning for leisure, recreation, traveling and residence was not associated with retirement satisfaction for this sample. The finding supports Hill's conclusion to the effect that greater anticipatory socialization, as measured by the number of retirement plans, increased the level of retirement satisfaction.[8]

7. Retirees from Florida and Arizona made little or no use of magazine and newspaper articles, promotional literature, books or other reading materials as sources of pre-retirement information. At least 85 per cent of the retirees in both samples failed to obtain retirement information from any of these sources. About 75 per cent of Wisconsin retirees also indicated reading about retirement very infrequently prior to retirement. For all samples, therefore,

pre-retirement information-seeking through the printed material was not associated with satisfaction with retirement. This contradicts Hill's and Simpson's finding indicating that if retirement expectations are formulated on the basis of information obtained through exposure, then clarity of such expectations induces acceptance of and preparedness for retirement.[9]

8. Data from the Wisconsin sample suggested that the retirees' pre-retirement decision-making was little influenced by their friends, relatives, children and community influentials. However, decision-making with one's wife facilitated retirement adjustment. Unlike Wisconsin retirees, about 53 per cent of the retirees from Florida and Arizona received some retirement information from personal sources. There were three less satisfied to every five satisfied respondents who received information from personal sources, but no significant association was found. Hill, however, found in his Wisconsin study that a positive association existed between the amount of pre-retirement discussion and personal adjustment to retirement.[10]

9. Respondents were asked if their retirement decision-making was influenced by the following considerations: poor health, tiredness from working, need for more free time, the lure of good pension and conformity to company rules. Poor health as a reason was generally related negatively to retirement satisfaction, although close to two-thirds of the respondents did not consider this factor highly important. Tiredness from working was relatively unimportant for 62 per cent of the retirees in Florida and 77 per cent in Arizona. A negative association was found between this consideration and retirement satisfaction among Florida retirees. Four-tenths of the retirees in every sample did not consider the need for more time as crucial. A moderately positive association existed with respect to the Wisconsin sample but the association was negative and non-significant with regard to Florida retirees. Virtually

90 per cent of the retirees in every sample did not consider the lure of good pension as particularly critical. However, a slightly negative relationship between this reason and retirement satisfaction was found in Arizona. At least three-fourths of the retirees in each sample regarded conformity to company rules as less important in retirement decision-making, although a positive association between this consideration and retirement satisfaction was recorded for Wisconsin and Florida.

10. No clear and consistent pattern emerged in the relationship between income and retirement satisfaction. Almost one-half the retirees in Wisconsin, one-fourth in Arizona, and one-fifth in Florida received an annual income of less than $3,000. There were more dissatisfied respondents within this income bracket than in other income levels among Wisconsin and Arizona respondents. The relationship was reversed in Florida where a higher proportion of the satisfied than the dissatisfied retirees earned less than $4,000 annually, and where more dissatisfied retirees than the satisfied respondents earned more than $10,000 yearly. Generally, a positive association existed between the self-evaluated level of living standard (that is, the extent to which the retiree felt he had enough to maintain a comfortable living) and retirement satisfaction. In sum, the less the discontinuity in the retiree's earning capacity, the higher the level of satisfaction with retirement. Evidence for the proposition that more favorable economic circumstances are related to retirement adjustment is offered by Joseph Britton, Shanas, Cavan, Kutner, Hill and others.[11]

11. A positive relationship between favorable evaluation of one's health and retirement satisfaction was evidenced by Wisconsin data, although at least one-half of the respondents in each sample felt their health to be either good or excellent. Maintenance of the same health condition as prior to retirement tended to facilitate retirement satisfaction in Wisconsin and Florida, but not

in Arizona. In other words, health continuity enhanced adjustment to retirement. At least three-fourths of the retirees in each sample indicated having only one health problem. Generally, the greater the number of health problems, the less satisfied the retiree with retirement. Finally, the more satisfied the retiree was with his health status, the more satisfied he was with retirement. Ample evidence supporting the proposition that health and retirement adjustment are related is reported from several studies.[12]

12. The relationship between the number of formal organizations the retirees belong to and retirement satisfaction gained only meager support. Between 42 per cent of the retirees in Wisconsin and 65 per cent in Arizona did not belong to any formal organization. The association was positive in Wisconsin, negative in Arizona, and non-significant in Florida. About 80 per cent of the sample retirees held no membership in retirement-oriented organizations. However, a moderately positive relationship was found between the frequency of attendance in retirement-oriented organizations and retirement satisfaction among Arizona and Florida retirees. Arizona data also supported the hypothesis regarding the association between continuity in organizational participation and satisfaction with retirement. A curvilinear relationship between informal participation and retirement satisfaction was found in Arizona--a high proportion of the satisfied respondents registering both low and high informal participation scores. A negative association between the amount of time spent per week in leisure activities and retirement satisfaction was obtained in Wisconsin--about two-thirds of the dissatisfied respondents compared to one-half of the satisfied retirees spending between 10 and 60 hours weekly in leisure hours. Generally, continued interaction with siblings, friends and relatives was not associated with retirement satisfaction. The present findings tend partially to confirm those of Phillips, Kutner, Hill, Morrison and Kristjanson, Rosencranz

and his associates, Rosow, Pollack, and Reichard, among others, but contradict the evidence offered by Schmidt and Scott.[13]

13. Satisfaction with the retirement community as measured by the length of stay in the community was positively related to retirement adjustment among Wisconsin retirees. No definite pattern emerged with regard to the Florida and Arizona samples. Similarly, the retirees' friendly disposition toward their respective retirement communities (another measure of satisfaction with retirement community) correlated positively with retirement satisfaction in both Florida and Arizona. The more satisfied the retirees felt with their retirement communities, the less they were inclined to migrate. The relationship held in Arizona and Florida but not in Wisconsin, where about 88 per cent of the retirees were disinclined to move. Finally, a strong and positive association existed between a general feeling of satisfaction with the retirement community and retirement satisfaction.

14. The Midwest is not unique with respect to retirement migration. Similar patterns were observed in the Great Plains; and the east coast of Florida, surprisingly, has a large number of retirees from the Midwest. This observation could also be extended to other communities outside the areas originally outlined in the study proposal. A pattern of migration-retirement from Wisconsin into Texas and other parts of the Southwest and West is also observable. This proved very similar to the pattern established among retirees migrating from Wisconsin to Florida and to Arizona. However these observations need further empirical verification.

CHAPTER I

Literature Review

Retirement is a biological and social transition to new situations and untested life contingencies. It calls for personal adjustments due to discontinuities in health, financial and occupational status of the retiree. Most studies have treated morale and personal adjustment as the equivalent of life and retirement satisfaction. A host of studies have indicated a positive correlation between income and adjustment to retirement.[14] Streib[15] reported that low income and socioeconomic status and poor health tend to create a cumulative effect on retirement. Likewise, the 1956 Cornell Study of occupational retirement found that most people adjust successfully to retirement, given the absence of economic deprivation and health decline.[16] Good health has also been found to be positively related to successful adjustment to retirement. Pihlbald and MacNamara have noted that health status influences almost every aspect of the older person's life--his income and expenses, his type of residence, his mobility, his social participation in organizations and general social interaction with other people.[17] This notion has been reinforced by Rostow who reported that the major material needs of the aging retiree are income maintenance and the financing of medical care.[18] A 1965 national survey by Louis Harris also found that the three most frequently mentioned deterrents to satisfactory retirement were poor health, financial problems and "missing work."[19] Hill, in a Wisconsin study, found that the greater the discontinuity in health, the lower the position-set satisfaction as a measure of retirement adjustment.[20]

Anticipatory socialization, a variable representing a process of socialization into the retirement role-set, has often been found to facilitate personal retirement adjustment. Donahue, Orbach and Pollack have suggested that the retiree's new role is marginal in the institutional pattern of society. A lack

of institutional or group foundations for anticipatory socialization to the retirement position renders adjustment difficult.[21] According to Kutner, dissatisfaction with retirement was found among retirees who were relatively isolated socially and among those who tended to dislike the idea of retirement in the first place.[22] Anticipatory socialization is rendered relatively easy by the amount of retirement-oriented information one obtains. Simpson and his associates reported that if retirement expectations are formulated on the basis of information obtained through exposure, then clarity of such expectations induces acceptance of and preparedness for retirement.[23] Similarly, Tuckman and Lorge (1953), in their study of garment workers, observed a tendency among the workers who appreciated retirement to have prepared for it to a greater degree than those who disliked retirement.[24] Thompson also noted that in almost every case those who anticipated their retirement positively and made realistic plans accordingly were more easily adjusted to their retirement status.[25] Hill (1968) found that the greater the anticipatory socialization, the greater the position-set satisfaction. This holds for planning, discussions and pre-retirement reading.[26]

Discontinuity in position sequence has been found to be critically implicated with retirement adjustment. This variable has to do with the magnitude and rate of disruption of total role activities induced by the retiree's transition from pre-retirement position to post-retirement position.[27] As defined by Merton and others, discontinuity in position-sequence refers to the extent to which an actor or a group of actors moves more or less continuously through a sequence of positions and associated role-relationships, each phase of which does not greatly differ from the one which precedes it.[28] With reference to the association between discontinuity in position-sequence and retirement satisfaction, Cumming and Henry, among others, have noted that work provides

opportunities for gratifying association with friends and peers. Such relationships may be difficult to maintain and new ones may be equally difficult to establish upon retirement, with the resultant decline in morale.[29] Rosow has surmized that adjustment is facilitated where there is maximum continuity between later middle age and old age, with the emphasis on whether one maintains associations and participation levels consistent with pre-retirement social activity.[30]

Pollack has strongly posited that the significant factor in positive retirement experience is cultivation and continuation of life-long interests rather than development of new ones. He noted that this interest continuation can take many forms: continuation of work, continuation of service, continuation of recreational activities and the pursuit of unfulfilled life wishes.[31] In the same vein, Reichard and others have indicated that successful retirement adjustment apparently depends less on how active a man is than whether his activities emerge out of lifelong needs and interests.[32] Hill, in his 1968 Wisconsin study, reported that increased interaction in positions after retirement facilitates retirement and life satisfaction while decreased interaction in positions is consistently associated with low personal adjustment. Stated in terms of his operations, the greater the number of role declines, the lower the position-set satisfaction; the greater the negative discontinuity in position-set (percentage of positions in position-set), the lower the position-set satisfaction; the greater the number of role increases, the greater the position-set satisfaction; the greater the perceived change in life space since retiring, the lower the position-set satisfaction.[33]

Hill (1968) noted the relevance of the variable / concept--concomitant socialization--to retirement satisfaction. This variable is analytically distinct from anticipatory socialization although both refer to the same socialization process. Concomitant socialization refers to the process of learning behaviors

found in positions in which an individual or group of individuals is already engaged, and is measured by the frequency of post-transition interaction with fellow $position_2$ occupants, and the amount of post-transition reading about $position_2$, that is retirement position-set.[34] Hill's finding moderately supports the hypothesis that the greater the concomitant socialization, the greater the position-set satisfaction.[35] Perhaps this variable is more important for retired persons in retirement communities. Hill (1968) reported a moderately positive relationship between concomitant socialization and position-set satisfaction. According to Hill, the relationship between the amount of current reading about retirement and life satisfaction is positive and gives moderate support to his proposition. The relationship between the number of retired friends and satisfaction with life and retirement is curvilinear. This apparently refutes Rostow's argument that older persons are happiest in groups consisting primarily of their own peers. Rostow added that segregated interaction and activities help to crystallize normative patterns, increase ability to adapt to retirement transitional problems and provide sources of satisfaction among the retired participants.[36]

Other studies have dealt with the general meaning of work in modern industrial society with reference to old age retirement. Weiss and Morse, among others, have indicated that work has lost its function as a central life interest for large groups of people, but that it has not been sufficiently replaced as a means to placement in the conventional social structure.[37] According to Donahue, changes in attitudes toward work carry a potential for changing attitudes toward leisure and the retirement position. She further posited that future generations may be more positively oriented to retirement.[38] A similar optimistic view is expressed by Friedman, who suggested that the worker reaching retirement during the 1950-1960 decade was the "transitional man"--the man who

was aware of the enforced change in occupational and social position, but who also had more opportunity to prepare for retirement, to look ahead to a new position which could be planned for.[39] Hecksher and Degrazia also pointed out that even among executives--the most work-imbued proportion of the population--attitudes toward leisure are becoming increasingly more favorable, and that executives are becoming more desirous of leisure and of retirement in general.[40] Ash has reported a series of studies of more than 1200 workers in Inland Steel over a ten-year period and indicated changing attitudes toward retirement. He reported that the percentage of employees on the verge of retirement who reject it is less now than it was a decade ago. He further noted that in the early sixties, less than half the respondents rejected the notion of a fixed retirement while over a quarter advocated retirement at the age of sixty.[41] From the standpoint of these studies, anticipatory socialization tends to enhance adjustment to retirement status by minimizing the transitional problems attendant with discontinuities in income and occupation, health, and organizational interaction.

The demographic component of retirement is increasingly being recognized, especially with reference to growing migration of retirees to retirement communities in America. For many potential retirees, retirement includes the decision to move from one geographical area to another, involving a change from one social system of origin to a new social system at the point of destination.[42] Everett Lee has noted that at any given time, several factors influence both migration decision-making and the process of migration itself. According to him, such factors include those which refer to the area of origin of migration, those which relate to the area of migration destination, and others which intervene between these migration points and those which are associated with the migrant's characteristics.[43]

It has been generally argued that life conditions prevailing in the destination of migration must be strong enough to pull the migrant from his place of origin. Those factors which generally modify the retiree-migrant's perception include reasonable knowledge of the area of destination and the advantages it can offer. Factors related to the individual's life cycle also influence his retirement and migration decision making. Most of these factors may be constant throughout life. Others refer to changes in the stages of the life cycle, particularly to sharp breaks that denote passage from one state of life to another. These personal factors include the potential migrant's age, sex, occupation, marital status, level of education, socioeconomic status, physical and mental health, personality characteristics and general orientations to change.

Concomitant with the growing numbers of retired persons is the increasing migration rate of these persons from the northern states to retirement communities in the South and West. While the proportion of the aged population making a long-distance move upon retirement is small in absolute terms, the relative numbers of elderly retirees migrating to such states as Florida, Arizona and California have been increasing substantially since the last decade. Not only are many communities in these states largely peopled by retired migrants, but new communities are being established to cater exclusively to the needs of the aged. One such community is Sun City in Arizona which, since its founding in 1960, has gradually grown to a population of 12,000.

The actual numbers of older persons who spend their winters in Arizona and Florida, or who take up permanent residence in these states, are difficult to establish. However, the magnitude of permanent migration of members of this age cohort has been roughly ascertained. The population aged 65 years and older increased by one-third between 1960 and 1966 in Florida and Arizona, both of which have become the leading states in the nation in population

growth of elderly people. This growth is about 50 per cent greater than the recorded increase for the total population in these states, and twice as much average percentage increase for the nation. (See Table 1.)

A quarter of a million more persons 65 years and older moved to Florida than left the state between 1950 and 1960. Similarly Arizona had a net in-migration of about 28,000 older persons during the same period. This trend is in direct contrast to the population losses through net out-migration of older persons sustained by most of the other states. As indicated in Table 2, a quarter of a million more aged persons moved out than moved into the North Central Region states between 1950 and 1960. Of the total American-born, white population 65 years and older living in Florida in 1960, over one-fourth were living elsewhere in 1955. About 39 per cent of the Florida migrants (42,153) came from the North Central Region, which also provided more than one-half of the 17,000 aged persons who moved into Arizona during the same period, 1955-1960. (See Table 3.)

The foregoing review indicates that for most potential retirees, retirement decision-making is complicated by migration factors. Retirement, especially when coupled with migration, demands problematic individual adjustments to new social conditions and exigencies. Any inadequacies in planning due to lack of accurate and reasonable information, for example, can lead to unsatisfactory and often traumatic retirement experiences. A retiree-migrant has not only to adjust to a new standard of living; he also has to contend with loss of friends, relatives and neighborhood and community ties.[44] Leonard Gernant has reported that adjustment to retirement can be rather difficult because too many people reaching retirement age are ill-equipped for it. He pleaded that the average man should be guided and helped in planning for his retired years. Thus the attention of retiring persons should be drawn

toward understanding some of the basic ideas related to the problems of aging--health, adult education, free-time activities and recreation, religious life and community-neighborhood relationships.[45] Burgess contended that increasing awareness of the significance of later maturity on the part of the general public is an achievement in itself. This awareness, he noted, has been followed by the huge question as to how people will live their retired years. Thoughts given to various aspects of retirement, especially when accompanied by migration, have led to stimulating adventures in the provision of aggregate housing units and retirement villages by fraternity lodges, real estate promoters, religious groups and other civic organizations.[46]

Study Objectives

The primary objectives of this study include the following:

1. To compare the respondents of Wisconsin, Florida and Arizona samples on the basis of selected independent criteria which are categorized under the following general rubrics: (1) background characteristics, (2) occupational and financial status, (3) health condition, (4) formal and informal organizational participation, (5) retirement decision-making.
2. To determine the extent to which these factors are related to the respondents' life and retirement satisfaction as measures of retirement adjustment.
3. To compare the combined samples of Arizona and Florida migrant retirees against Wisconsin non-migrant retirees with a view to determining any characteristic differences between them. Adjustment to migration could be an important incidental factor.
4. To ascertain the degree to which this comparative study validates findings from previous studies. In addition, to indicate further research needs.

Justification for Study

Increasing numbers of research publications relative to old age retirement reflect the growing consciousness, on the part of the Rural Sociology Department of the University of Wisconsin, to provide needed and meaningful information concerning problems of adjustment of retired persons. The studies undertaken thus far have been of an exploratory nature and have not yielded any remarkable degree of methodological and theoretical sophistication. It is nevertheless noteworthy that each subsequent publication has consistently drawn enormous material from the one preceding it.

The North Central States have been the major regional unit of study. Accordingly, every new comparative study has endeavored to widen the scope of previous ones by incorporating as many communities in this area as possible, within the limits of available time and resources. Population Series No. 14 (July 1968) was a comparative study of retired persons in three Wisconsin communities with reference to background factors, including financial, occupational, health, organizational and decision-making characteristics.[47]

Also explored in this study were a number of objective and subjective factors which were considered influential in retirement decision-making. A more vigorous, though descriptive analysis of the Wisconsin sample, reported in Population Series No. 15 (August 1968),[48] attempted to correlate a series of independent factors such as those delineated above with retirement and life satisfaction scales. The highlight of this study was its focus on retirement in terms of Robert Merton's role theory, several aspects of which have been tentatively tested in Population Notes Nos. 8, 9, 10 (1968),[49] and more particularly in Richard Hill's Master's Thesis: THE RETIREMENT TRANSITION, The University of Wisconsin, Madison, 1968.[50] Population Series No. 19

(July 1969) broadened the scope of these studies by publishing a comparative socioeconomic analysis of Wisconsin and Florida communities. The "Snowbirds," a group of retired persons who migrate to Florida only during the winter, were found to characterize a different specimen of retirees who needed further investigation.[51]

The need for more studies on retirement and migration cannot be overemphasized, at least on theoretical and problem-solving grounds. The way old and retired people live the rest of their lives, the peculiarities of their adjustment problems and the changes in their perception of life, are matters of interest in their own right. Even more critical is the necessity for policy-makers and program designers to understand the various dimensions of old-age problems they seek to solve. The growing numbers of retired persons who migrate yearly to retirement communities need to be studied even more intensively as a special social group. More comparative studies of this category of the dependent population can be readily justified.

Study Design and Methodology

The data upon which this study is based were gathered from various communities in the states of Wisconsin, Florida and Arizona in 1967. The Wisconsin sample was a combination of subsamples drawn from communities reflecting the rural, urban and suburban environment, respectively. The age-index for each of the communities was based on the Wisconsin age-index of 100 which represented 9.3 per cent of persons 65 years or older. One of the communities, Dodgeville, is a small agriculturally-oriented city with a population of approximately 3,000, located in Iowa County whose population in 1960 was about 20,000. Dodgeville had a high percentage of old people with an age index of 217.

The second Wisconsin sample was collected from Oconomowoc, a small urban-oriented city near Milwaukee, with a population of about 7,000. It is located

in Waukesha County with a population of 158,249. It had an age index of 152. The third sample was gathered in Madison, an urban university city, with a population of 126,706. It has a low percentage of old people as indicated by an age index of 86. The Madison sample was a subsample drawn from a recent sample used to determine characteristics of Madison housing units.

The population consisted of all males 65 years of age or older as of January 1, 1967, who satisfied one or both of the following criteria: the individual does not work more than half a calendar year; and the individual declares himself to be retired. Dodgeville and Oconomowoc samples were selected using a random samples of blocks chosen from the cities and thoroughly screened for respondent eligibility. A total of 74 interviews were completed in Dodgeville, 77 in Oconomowoc and 133 in Madison, yielding a sample of 284 respondents.

The Florida sample was gathered from two regular communities--Winter Haven and Bradenton. The former had a population of 16,277 in 1960, approximately 2,000 (12 per cent) of whom were persons 65 years old or older. Bradenton had a population of 19,380, about 5,000 (28 per cent) of whom were persons 65 years old or older. From the most recent city directory (R. L. Polk and Company), names of all males listed as retired but unemployed in the two communities were obtained. A sample was drawn from both cities based on random numbers. These names were further checked against listings in the 1960 city directory for the two populations. A total of 150 interviews (75 per community) were gathered from respondents whose eligibility was based on the following criteria: (1) that they were actually retired; (2) that they had migrated from North Central states subsequent to their retirement; and (3) that they had been residing at least eight months in the state of Florida.

The same procedure utilized in obtaining samples in Florida was also employed in gathering data from Arizona. A total of 199 interviews were made,

50 in Tempe, 50 in Mesa, and 99 in Tucson. The Florida and Arizona samples, however, were not confined to retirees 65 years and over. Retirees in both samples were younger than those found in Wisconsin.

CHAPTER II

ANALYSIS OF DATA

For the sake of clarity, this report is presented in three broad sections. The first part is a brief summary of findings provided by an analysis of data with which the second part deals. Analysis is made under five major headings: (1) Under background characteristics will be considered the following: age of respondent, age at retirement, number of years retired, marital status, and educational attainment; (2) retirement decision-making, a variable reflecting anticipatory socialization, is discussed in terms of pre-retirement attitude, clarity of perception concerning retirement, sources of retirement information, and attitude toward retirement community; (3) retirement transition considers changes in the retirees' economic and health conditions; (4) the retirees' concomitant socialization is considered with reference to continuity in formal and informal interaction and (5) the retirees' level of satisfaction with their respective retirement communities.

Life satisfaction,[52] the dependent variable, originally consisting of four categories, was further dichotomized into "satisfied" and "not satisfied." This classification produced a high proportion of persons displaying retirement satisfaction in all samples. In the analysis, a systematic consideration is made with regard to the independent factors associated with high level of satisfaction with retirement. Chi-squares are calculated to determine the existence or absence of statistically significant association between the variables, with the probability of less than .05 that the relationships can occur simply by chance. On the basis of the tests, comparisons are made across Wisconsin, Florida and Arizona samples on the one hand, and between Wisconsin non-migrant sample and Florida-Arizona sample of migrant retirees.

A. Demographic Characteristics and Life Satisfaction

1. Age

The variable "age" is considered in terms of the age of retiree at retirement, the age of retiree during interview and the number of years since his retirement. Data from the three samples indicate significant variations from the official age at retirement which is placed at 65 years. Generally, a few respondents in all samples retired earlier than was expected, deviation from the official retiring age being more remarkable in Florida and Arizona than in Wisconsin.[53] The mean age at retirement was 64.1 years in Wisconsin, 61.3 years in Florida and 56.6 years in Arizona. The mean age of retirees during interview was approximately 69 years for all samples. The median number of years since retirement was 10 in Wisconsin compared to about 8.5 in both Florida and Arizona. Wisconsin retirees tended to be somewhat older than their Arizona and Florida counterparts.

We hypothesized that persons who have recently retired will be less adjusted to their new retirement roles than those who have been retired for a longer period of time. However, as Webber has noted, retirement process is an enduring one, and the retiree may be subject to a long succession of crises requiring varying degrees of adjustment.[54] We expect, therefore, that the satisfaction level will diminish among persons retired for a much longer period of time, and among very old retirees.

This pattern was supported by our data in all samples (Table 4), with regard to the relationship between age during interview, age at retirement, number of years retiring and satisfaction with retirement. Satisfaction gradually increased for Wisconsin retirees between 64 and 80 years but sharply declined beyond this age at the time of interview. For every Florida retiree 40 years old at interview, there were six in Arizona of the same age who were satisfied.

The proportion of those satisfied in both samples increased until the age of 74 when it gradually declined. In all samples, satisfaction with retirement tended to be highest for those aged between 65 and 69 at the time of interview; there were 26 per cent of this cohort in Wisconsin, 28 per cent in Arizona, 31 per cent in Florida who were satisfied with retirement, and 29 per cent in the combined Arizona-Florida sample. The relationship between age during interview and life satisfaction was significant only in the Florida-Arizona sample. The $X^2 = 12.38$, $p < .05$.

A similar curvilinear relationship, though non-statistically significant, was observed between age at retirement and retirement satisfaction. Less than 10 per cent of the satisfied respondents in all samples were 50 years old or younger when they retired. In Wisconsin, only 8 per cent of the retirees 75 years old or older were satisfied, while 7 per cent of the satisfied retirees in Florida and Arizona were at least 70 years old. In all samples, the highest proportion of the satisfied retirees were in the 65-69 age bracket: 38 per cent in Wisconsin, 49 per cent in Florida, 34 per cent in Arizona and 40 per cent in the combined Florida-Arizona sample. (See Table 4b.)

We also expected retirement satisfaction to decline with increasing number of years during retirement. This inverse relationship was borne out tentatively by all samples, although no significant association was indicated. Among those who had retired for less than 10 years, about two-thirds of them in Wisconsin and Florida and about four-tenths of them in Arizona were satisfied. In all cases, the proportion of the satisfied retirees gradually declined with increasing number of years beyond ten years of retirement. Generally, the highest proportion of the satisfied retirees was recorded among those who had had between three and seven years of retirement. In Wisconsin the lowest was recorded for those retiring for 20 years and over, and in Florida and Arizona,

for those retiring for 16 years and beyond.

2. Marital Status

An enduring marital relationship has been recognized as one of many important indicators of life satisfaction. It is further argued that joint decision-making concerning retirement and migration between the spouses is necessary for easy retirement transition. It is therefore hypothesized that retirees who were married and were living with their wives would display higher retirement satisfaction than their counterparts with different marital status. This relationship was supported by the data in all samples. Among retirees indicating satisfaction with retirement, 78 per cent were married and living with their wives in Wisconsin, 90 per cent in Arizona, 86 per cent in Florida, and 88 per cent in the combined Arizona-Florida sample. There was no divorced retiree in the Florida sample. Every married Arizona retiree was living with his wife in the retirement community. However, the association between marital status and life satisfaction was significant only for Arizona and the combined Arizona and Florida samples. The Chi-squares were 25.14 and 22.41, respectively; $p < .05$.

3. Educational Attainment

For a great majority of Americans, education facilitates flexibility of adjustment to change in socioeconomic conditions. Assuming a direct correlation between education and occupational and financial status, one would therefore expect a high educational attainment to be associated with high retirement satisfaction. Data tended to support this hypothesis in all three samples, except for respondents with 17 or more years of schooling. In each case, there were no greater than 3 per cent of satisfied retirees with less than three years of education, compared to at least 90 per cent of them who had between 4 and 16 years of schooling. However, the highest proportion of the satisfied

retirees were noted among those having between 8 and 10 years of formal schooling. The association between educational attainment and retirement satisfaction was only statistically significant for Arizona and Arizona-Florida samples, with Chi-squares of 14.88 ($p < .02$), and 12.09 ($p < .05$), respectively. (See Table 6.) The data also suggested that there is a limit beyond which an increasing amount of formal schooling tended to have a negative impact on adjustment to retirement.

B. Anticipatory Socialization: Retirement Decision-making and Life Satisfaction

As has been indicated earlier, anticipatory socialization here roughly refers to a process of socialization into the retirement role-set on the part of would-be retirees. A favorable attitude of acceptance of, and preparedness for, retirement are necessary conditions in this process. So also is the need for a clear conception of the prevailing conditions in the retirement community with respect to cost of living, weather conditions, availability of recreation facilities, and the friendliness of the local people, among other things. Clarity of perception concerning retirement in general, and of the retirement community in particular, will also depend to a large extent on the sources and type of information available to the retiring individual. We would hypothesize, therefore, that the more favorable the respondent's attitude toward retirement, the clearer his perception of the retirement condition; and the more personal and informal his source of information about retirement, the higher will be his level of retirement satisfaction.

1. Pre-retirement Attitude

The respondents were asked if they "looked forward to retirement," "didn't like the idea," "hadn't given it much thought," or "didn't care." As shown in Table 7, there was generally a higher proportion of satisfied retirees among those who looked forward to retirement than among those who didn't like the idea. The satisfied respondents who were favorable to retirement ranged from

31 per cent in Wisconsin, 49 per cent in Arizona to 60 per cent in Florida. Not liking the idea and not caring were not conducive to retirement adjustment. Conversely, a neutral attitude, in this case not giving retirement any thought, tended to be less detrimental to personal adjustment to retirement. In each case, for every satisfied retiree who "didn't care," there were at least nine who were indifferent. However, the association between favorable pre-retirement attitude and retirement satisfaction was only significant for the Wisconsin sample; the Chi-square was 31.00 with a probability of less than .05.

2. Perception of Retirement Condition

Arizona and Florida retirees were asked if they thought they had an accurate picture of what their retirement communities were like with regard to climate, cost of living, recreational opportunities and local people. About three-fourths of the satisfied retirees indicated having a clear perception of weather conditions in both communities. About one-third of them in Arizona compared to about one-half in Florida felt they had an adequate picture of cost of living in their respective communities. Of every two satisfied retirees in Arizona, there were three of them in Florida who believed they had a clear idea about recreational opportunities that would be available to them. There were four satisfied retirees in Arizona to every five of them in Florida who indicated having a clear notion about the local people residing in their respective retirement communities. However, regardless of the high preponderance of retired persons who indicated having a clear perception of their communities, the factors considered above did not adequately discriminate between those who were satisfied and those who were not. Only in Florida was there a statistically significant association between a clear perception of the cost of living and retirement satisfaction. The Chi-square was 6.71; $p < .05$. (See Table 8b). It is therefore apparent that factors other than a clear perception of living conditions in the retirement

communities may be more critically relevant to retirement adjustment. Adjustment to retirement transition must, by and large, result from one's practical experience with the social realities of retirement, and not just from one's clear conception of it.

3. Pre-retirement Plans

We have argued that anticipatory socialization to the retirement role greatly facilitates retirement adjustment. One dimension of this socialization process is the degree to which the individual adequately plans for retirement. We expected less discontinuity in the life of the retired individual to the extent that he had made reasonable plans involving finance, retirement residence and activities. By asking Wisconsin retirees what plans they had made prior to retirement and the length of time they had been engaged in such plans, we hypothesized that pre-retirement planning greatly facilitates adjustment.

The data showed that financial and residential plans covered a much longer time span than was the case with activity plans. The former was spread over more than a twenty-year period while the latter covered less than a ten-year span. Even more noticeable is the fact that in each case, more than one-half of the retirees failed to make any plans whatever. In fact, almost three-fourths of the respondents had no retirement activity plans at all. However, for those who made plans, the number of years of planning tended to facilitate retirement satisfaction. The association was much stronger for plans involving finance than for those dealing with retirement, residence and activities.

The nature of the financial plans was not significantly associated with retirement satisfaction, although plans to increase savings over the years tended to discriminate between the satisfied and the dissatisfied retirees--21 per cent compared to 7 per cent. Long-range investment plans were more important than those dealing with pension and property disposal for income.

The relationship between planning on how to spend one's time during retirement and retirement and retirement satisfaction was not significant, nor was the association between retirement satisfaction and the nature of activity plans. This may be due to the fact that a great many of the retirees made practically no such plans, as noted above. Our hypothesis that plans for traveling and other hobbies will increase retirement satisfaction was therefore not supported by our data, although there were more satisfied retirees (8 per cent), compared to about 3 per cent of the less satisfied, who indicated having planned for traveling during retirement.

There was no significant association between making residential plans and retirement satisfaction. The relationship between the nature of the residential plans and the dependent variable was rather weak. Generally, retirees were more inclined to stay in Wisconsin where they planned to purchase property, a home or build a new house, than move from farm to town. For every dissatisfied retiree who planned to stay, there were three satisfied respondents who had so planned. It needs to be said in conclusion that Wisconsin retirees, for whom data are available, were generally less involved in concrete pre-retirement planning. Perhaps this may be due to the fact that they are non-migrant retirees and therefore have fewer planning problems.

4. Pre-retirement Information-seeking.

It is argued that persons who are planning for retirement will seek relevant information from as many available sources as possible. Retirement information may be obtained from printed materials--articles, books, promotional literature, etc. Several studies on home and farm practice adoption also indicate that for most people seeking new information, informal and more personal sources are more important. For such persons, one's wife, friends, close relatives and local influentials often constitute significant others influencing one's

decision-making on critical issues. As with pre-retirement planning, we expect that informal discussions about retirement and exposure to retirement-oriented materials will facilitate the retiree's personal adjustment to retirement transition.

a. Printed materials

Information was not received from Wisconsin respondents with respect to their exposure to specific retirement literature. Analysis is therefore limited to Florida and Arizona samples. As Table 10a indicates, amount of reading had little or no influence on adjustment to retirement. In fact, little use was made of magazine and newspaper articles, promotional literature supposedly put out by developers and realtors in the retirement community, books and other reading materials from state agencies and chambers of commerce in the retirement community. At least 85 percent of all the retirees in both samples failed to obtain retirement information from any of these sources. None of the association between reading any of the specified literature and retirement adjustment was statistically significant. The Wisconsin retirees were asked to indicate generally how much reading about retirement they had done prior to retirement. Again, more than three-fourths of the sample indicated reading about retirement very infrequently, while less than one per cent felt they read a great deal about it. As with Florida and Arizona samples, the relationship between amount of reading and retirement satisfaction was not significant for the Wisconsin respondents. It seems safe to conclude, therefore, that the sampled retirees were generally less interested in the printed matter as a source of retirement information.

b. Personal and informal sources

Data on inter-personal transmission of retirement information were not comparable between non-migrant and migrant samples. The Wisconsin

sample, therefore, provided much of the information. It has been suggested that one's wife, children, relatives, friends and co-workers, as well as the retirement counselor, will somehow influence one's retirement decision-making in various meaningful ways. It is further argued that joint decision-making improves the individual's chances of perceiving much more clearly several aspects of retirement conditions. The clearer the individual's perception of the retirement transition, the more accurate will be his evaluation of the retirement transition.

Thus, retirement planning based on a more accurate assessment of the retirement situation enhances easy adjustment to retirement. Joint decision-making in collaboration with one's intimate associates generally increases one's confidence in the final decision taken. We would also expect a higher level of retirement satisfaction if those intimately participating in the joint decision-making are themselves ultimately subject to the final decisions taken. Thus, decisions taken in association with one's wife or children will lead to retirement satisfaction.[55]

The Wisconsin retirees were asked to indicate persons with whom they had discussed retirement, and to what extent. Generally, the data suggested that retirees' decision-making was little influenced by their friends, relatives and other community influentials. The only significant association observed was that between retirement discussion with wife and retirement satisfaction, with a chi-square of 4.40, $p < .05$. Even here, less than one-half of the retirees indicated discussing retirement with their wives. Of this, 52 per cent of the satisfied retirees compared to 36 per cent of the dissatisfied respondents discussed retirement with their wives. The association between retirement discussion with children and retirement satisfaction was only partially supported by data. Only 44 Wisconsin respondents (16 per cent) discussed retirement with

their children, among whom 17 per cent were satisfied as compared to 2 per cent who were dissatisfied. There were virtually no relationships between retirement discussion with relatives, retired friends, workers and counselor and satisfaction with retirement. While only 10 per cent discussed retirement with their retired friends and workers, no more than 1 per cent had such discussions with a counselor. It is apparent that while informal discussions about retirement were relatively infrequent and sometimes non-existent among Wisconsin retirees, joint decision-making with wives and children tended to be more frequent for this sample.

Data obtained from Florida and Arizona retirees also indicated absence of any relationship between dependence on friends or family members as retirement information sources and retirement satisfaction. In each case, however, there were three of the less satisfied retirees to every five of the more satisfied retired persons who indicated having obtained some retirement information from either friends or family members. Unlike the Wisconsin sample, about 53 per cent of both Florida and Arizona retirees had received some information from these personal sources. (See Table 10b.)

5. Reasons for Retiring

The decision to retire and migrate may be conditioned by several factors with varying degrees of saliency for different individuals. Some factors may induce forced retirement for some but not for others. According to Jaffee,[56] three factors of considerable importance apparently influence the age at retirement and the number of retiring workers: (1) high rate of unemployment in industries, (2) slow rate of increase in total employment, and (3) large number of younger workers in comparison with persons 55 years old or older. By implication, therefore, in addition to the ensuing generational competition between the young and the aged in the labor market, compulsory retirement has become legalized for a great many workers 65 years old. Persons who retire

in obedience to such company rules may be said to have gone into forced retirement, as have those who may have retired as a result of poor health or the pressure of close relations. For some, retirement may have been favorably induced by a good pension, a windfall, or a chance opportunity to fulfill one's life ambition. These and similar factors may lead to what may be regarded as an encouraged retirement. Others may retire for other reasons which are more or less normative, such as giving others a chance to work, feeling tired of working or that it is simply time to quit, feeling that continued working does not improve pension benefits, or reaching age where continued working might affect health (though not retiring because of poor health). Finally, in addition to the reasons noted above, leisure-oriented factors may underlie decisions to retire, such as the need for more free time, good weather and better and more easily available recreational facilities. Factors which are considered in the study include poor health, tiredness from working, need for more free time, feeling that it is time to quit, the lure of a good pension, and conformity to company rules. Response to each of these reasons was dichotomized into "important" and "not important."

a. Poor health

We hypothesize that poor health will be negatively related to retirement satisfaction. In other words, we expect fewer retirees to be more adjusted to retirement. The predicted relationship was supported by Wisconsin data. Although almost two-thirds of the retirees did not retire owing to poor health, the relationship was negatively significant. For every satisfied respondent there were two dissatisfied retirees who had retired as a result of poor health. The same tendency was observed for the combined Florida-Arizona sample where for every two satisfied retirees there were three dissatisfied respondents for whom poor health was a major retirement factor.

The association was not significant for the separate Florida and Arizona samples. (See Table 11a.)

b. Tired of working

We expected retirement to be a relieving transition for those who retired on the basis of such personal considerations as being tired of working. The proportion of retirees who did not consider this reason important ranged between 62 per cent in Florida and 77 per cent in both Wisconsin and Arizona. Data from all the samples failed to support the predicted association. However, the relationship between retirement due to tiredness from work and retirement adjustment was negatively significant for the Florida sample. Twice as many dissatisfied as satisfied retirees considered this reason rather important. The chi-square was 4.76, $p < .05$. Generally, this reason tended to be unimportant for other samples.

c. More free time

For many retirees, retirement may not imply unemployment, nor a complete withdrawal from socially and economically meaningful activities. One may be motivated to retire in order to employ oneself more gainfully or to utilize one's free time more flexibly. We expect a direct relationship between need for more free time and retirement satisfaction, since retirement tended to be relatively volitional. Forty-two per cent among Wisconsin retirees, 40 per cent in Arizona, 53 per cent in Florida and 48 per cent in the combined Arizona-Florida sample regarded this reason as important. Data generally did not support our hypothesis. Only in the Wisconsin sample was the predicted association slightly apparent; the ratio of the satisfied to the dissatisfied retirees being four to three. A negative but non-significant relationship was also observed for the Florida sample. Again, the need for more free time did not seem to be an important consideration in retiring for most persons.

d. Adequate pension

It was argued that adequate pension as an inducement to retirement will greatly facilitate satisfaction to retirement. Surprisingly, virtually 90 per cent of the retirees in each sample did not consider this reason important. In fact, the relationship tended to be negative for Arizona retirees, although in no case was the association significant, as Table 11d indicates.

e. Company rules

If we assume that those who retired in conformity to company rules were virtually subject to forced retirement, we should expect a negative relationship between this reason and retirement satisfaction. As with other reasons, a high proportion of retirees in every sample felt the existence of company rules to be unimportant: 70 per cent in Wisconsin, 82 per cent in Arizona, and 87 per cent in Florida. Among the Wisconsin and Arizona retirees, the association was slightly positive. Thirty-one per cent of the more satisfied compared with 24 per cent of the less satisfied retirees agreed that company rules were important factors influencing retirement decision. In Arizona the ratio was two to one. Although the association was not significant with respect to the Florida sample, it tended to be in the predicted direction--more dissatisfied retirees (22 per cent) compared to 11 per cent among the satisfied retired persons who considered company rules important. (See Table 11e.)

C. Retirement Transition: Economic and Health Changes and Life Satisfaction

1. Occupational and Economic Changes

Owing to the high value attached to the average male American as a worker, Donahue suggested that retirement would generally be interpreted as a movement to a lower status in the society's occupational hierarchy.[57] However, Hill

has noted that high occupational status carries with it greater resources to meet personal exigencies, especially in maintaining a relatively high living standard.[58] One would expect, therefore, that the greater the occupational status, the greater the personal adjustment to retirement. Several studies have also indicated a direct relationship between income level and retirement satisfaction.[59] As present levels of income certainly constitute great financial strains and deprivation for most workers, one would expect that retirees who are subject to economic problems will find retirement transition more problematic than others who do not experience such sharp economic discontinuity after retirement. Also, retired persons who perceive a drastic decline in their financial capability will experience difficulty in retirement adjustment. Because of the high degree of saliency of occupation and income level for the worker, we hypothesize that the higher the individual's status on these variables, the higher his satisfaction with retirement.

a. Pre-retirement occupation

A direct relationship, though not statistically significant, was suggested by our data in all samples. Among Wisconsin upper white collar retirees (professional, technical and managerial), 24 per cent were satisfied compared to 18 per cent of them who were dissatisfied. Thirty-five per cent of this occupational category in Florida were satisfied as compared to 11 per cent of them who were not. A reversal of this tendency was observed in Arizona where 18 per cent of the professional and technical group were satisfied in comparison to 30 per cent of the same group who were dissatisfied. A high proportion of the managerial class in the same sample, 22 per cent, however displayed satisfaction as compared to only 4 per cent of them who did not. A positive relationship was also noted with regard to the lower white collar (clerical and sales) retirees in both Wisconsin and Arizona, where at least 13 per cent of

them were satisfied compared to about 5 per cent who were dissatisfied. Data from Florida indicated a negative relationship for retirees in this occupational class--there were twice as many dissatisfied retirees in this group as there were satisfied respondents. A direct association was observed in Wisconsin, but not in Arizona and Florida, with respect to upper blue collar retirees (skilled craftsmen and foremen). Twenty-six per cent of this occupational group were satisfied compared to 20 per cent who were not. In Arizona and Florida, the ratio of the satisfied to the dissatisfied retirees in the same category was two to three and three to four, respectively. The upper blue collar retirees constituted the largest occupational group in every sample. The relationship was generally negative with respect to the lower blue collar retirees (operatives and household). In each case the ratio of the satisfied to the dissatisfied retirees in this category was almost two to three. More farmers were dissatisfied than were satisfied in Wisconsin. The reverse was true of retired farmers in Florida and Arizona.

b. Job mobility

The retirees were asked how many jobs they have had since they were 45 years old aside from the one from which they have just retired. They were also asked to indicate the number of moves they have made since 1945 with regard to Wisconsin respondents and since 1950 with respect to Arizona and Florida retirees. It is assumed that a high mobility rate will be associated with ability to hold many different jobs. Workers who hold different jobs and are also mobile would tend to be more flexible and more easily adaptable to new situations. If these assumptions are true, then we would expect retirees who have held more than one job to be more readily adjusted to retirement transition.

The hypothesis gained moderate support with regard to Arizona and Florida

data. In both samples, at least three-fourths of the dissatisfied retirees as compared to about two-thirds of those who were satisfied had held no other job. The association was negative with respect to the Wisconsin sample; 67 per cent of the satisfied compared with 54 per cent of the dissatisfied had held no other job. Generally, about two-thirds of the retirees in every sample indicated having held no other job than the one from which they retired. The relationship between the number of moves and retirement satisfaction was in the predicted direction for Arizona and only tentatively so for Florida. About 59 per cent of the satisfied retirees made at least two moves since 1950 as compared to 52 per cent of the dissatisfied respondents. In Florida, the ratio of the satisfied retirees who had not moved to their dissatisfied counterparts was three to four.

c. Income

Pre-retirement income distribution as prevailed in Wisconsin was reversed for Florida and Arizona. Fifteen per cent in Wisconsin had a pre-retirement annual income of less than $3000 while only 3 per cent in Arizona and 5 per cent in Florida earned as little. While about two-thirds of Wisconsin retirees had an annual income of less than $7000, only one-third in Florida and Arizona were within this income range. In other words, there were more low-income retirees in Wisconsin than were present in the other two samples. The association between pre-retirement income and retirement satisfaction tended to be in the predicted direction for Wisconsin retirees, but negative with regard to Arizona and Florida. As Table 12c indicates for both samples, about 50 per cent of the dissatisfied retirees compared to almost 39 per cent of the satisfied retired persons earned less than $4000 annually. Conversely, of every four satisfied retirees who earned more than $8000 annually, there were five dissatisfied retirees in Arizona who earned as much. The ratio was about three to five in Florida.

We hypothesized that the higher the retiree's current income, the more satisfied he will be with retirement. In other words, the lower his current income, the less satisfied he will be. Almost one-half of the retirees in Wisconsin, one-fourth in Arizona and one-fifth of them in Florida received income of less than $3000 annually. In Wisconsin, the relationship was in the expected direction, especially for retirees within this income bracket. Forty-two per cent of the satisfied retirees compared to 66 per cent of those who were dissatisfied were in this income range. The association was as predicted with regard to Arizona retirees who earned a yearly income of less than $3000 and those who earned more than $5000 annually. Of those who earned less than $3000, 24 per cent were satisfied compared to 39 per cent who were dissatisfied, while 35 per cent of the satisfied retirees earned more than $5000 as compared to 43 per cent of the dissatisfied who were within the same income range. This pattern was not maintained in the Florida sample. About 54 per cent of the satisfied retirees compared to 33 per cent of them who were not, earned less than $4000 annually. Only within the $4000-$5999 range were there more dissatisfied than satisfied retirees. There were also slightly more dissatisfied respondents who earned $10,000 plus, than would ordinarily be expected.

Respondents were also asked to indicate whether they had enough or less than enough to maintain a comfortable living based on their current income. It was assumed that having enough to live on would tend to increase satisfaction to retirement. The predicted relationship was strongly supported in both the Wisconsin and the Arizona samples. In all samples, however, at least three-fourths of the retirees were positive about having enough to live comfortably on. In Wisconsin, 80 per cent of the satisfied retirees as compared to 44 per cent who were dissatisfied gave this answer. Of those giving the same response in Arizona, 79 per cent were satisfied in comparison to 52 per cent who were not.

Retirees in Arizona and Florida were further asked to indicate whether or not they foresee any financial problems they may be facing in the near future. Anticipation of any major financial crisis may reflect perceived decline in one's standard of living which could be hazardous to retirement transition. Income discontinuity was determined by asking Wisconsin retirees to compare their level of living standard before and after retirement. We hypothesize that a less comfortable living standard will increase problems of adjustment to retirement.

Both hypotheses were strongly supported by the data. Eighty per cent of the retirees in Arizona and 93 per cent in Florida did not foresee any impending financial crisis. However, of those who did in Arizona twice as many were dissatisfied as were satisfied with retirement. In Florida the ratio of the dissatisfied to the satisfied retirees was four to one.

In comparing the financial ability of the Wisconsin sample before and after retirement, it is noted that 35 per cent of the retirees indicated living less comfortably upon retirement, 59 per cent believed they maintained the same level of living standard, while only four per cent thought they were living more comfortably since retiring. Table 12g shows a significant relationship between income discontinuity and satisfaction with retirement. The chi-square = 14.27, $p < .05$. There were more dissatisfied retirees (54 per cent) than those satisfied with retirement (30 per cent) who felt they were living less comfortably after retirement. The data also suggested that the less the discontinuity (that is when the same level of living standard was maintained), the higher will be the retiree's level of retirement adjustment. Sixty-two per cent of the satisfied respondents compared to 45 per cent of the dissatisfied retirees thought they maintained the same level of comfortable living during retirement. In conclusion, the above analysis confirms the contention

that income constitutes one of the most critical factors in retirement decision-making and adjustment to retirement transition.

2. Health Changes

According to Burney, health is a central factor in every aspect of the life of the aged, since it permeates every social, occupational, and economic aspect of human existence. It affects every considered proposal for ameliorating problems related to family life, employment, recreation and participation in community affairs.[30] It is also common knowledge that susceptibility to disabling and chronic illnesses increases with age. It is, therefore, small wonder that health should be important to retirement adjustment, since both retirement and health decline are strongly mediated by age. We therefore predict that declines in health before or after retirement will be associated with lower levels of retirement adjustment. The following health-related variables were considered: personal evaluation of present health, comparison of health before and after retirement, number of health problems, frequency of doctor visits, and satisfaction with health. We hypothesize that: the more positive health is evaluated, the fewer the number of post-retirement health problems, the fewer the number of doctor visits; and the higher the level of satisfaction with health generally, the higher the level of satisfaction with retirement.

Slightly more than one-half of the Wisconsin and Arizona retirees and about two-thirds of them in Florida felt their health condition to be either good or excellent. The relationship between health evaluation and retirement satisfaction was positively significant for Wisconsin. The association was not statistically significant for Arizona, although it tended to be in the predicted direction. About 58 per cent of the satisfied Wisconsin retirees compared to 37 per cent of the dissatisfied evaluated their health positively. In Arizona the ratio of the satisfied to the dissatisfied who indicated enjoying

good health was three to two. No significant relationship was observed among Florida retirees.

Retirees were also asked to compare their health condition before and after retirement by indicating whether it was better, the same, or worse. We hypothesized that absence of health discontinuity or any positive improvement in health condition will be directly associated with satisfaction with retirement. Only Wisconsin data supported this prediction with 72 per cent of the satisfied respondents displaying health continuity and health improvement compared to 46 per cent who were dissatisfied. The relationship was somewhat negative for Arizona where 52 per cent who maintained an unchanged health condition were dissatisfied compared to 46 per cent who were satisfied with retirement. In Florida the relationship was slightly positive with respect to those indicating health continuity. Forty-seven percent who maintained their health to be the same were satisfied as compared to 33 per cent who were not satisfied with retirement. It should be noted that for most retirees in the three samples, their condition of health remained unchanged after retiring.

We expected that the greater the number of health problems, the lower the level of retirement satisfaction. Generally, the relationship was in the predicted direction, being statistically significant with respect to both the Wisconsin and Arizona samples and only tentatively so with regard to Florida. In Wisconsin, about one-half of the satisfied compared to almost one-third of the dissatisfied retirees indicated having no health problems. On the other hand, 25 per cent of the dissatisfied compared to about 17 per cent of the satisfied retirees had more than two health problems. The same tendency was found in Arizona and Florida. Generally, most respondents in all samples tended to have only one or no health problems: 81 per cent in Wisconsin, 84 per cent in Arizona and 79 per cent in Florida.

Health condition was further measured objectively by the number of doctor visits within the past 12 months. We expected that the more frequent the visits, the less healthy the individual, and the lower his level of retirement satisfaction. The predicted relationship was found in Wisconsin and more especially in Arizona; it was only slightly apparent in Florida. At least three-fourths of the retirees in every sample made at most six doctor visits. The expected relationship was most glaring among retirees who made no more than two visits in all samples. In every case, there were more satisfied retirees who made at most two doctor visits than the dissatisfied respondents who made the same number of visits. Conversely, a higher proportion of the dissatisfied than the satisfied retirees made more than two doctor visits. The comparable figures are: Wisconsin--43 per cent satisfied and 61 per cent dissatisfied; Arizona--46 per cent satisfied and 70 per cent dissatisfied; and Florida--45 per cent satisfied and 67 per cent dissatisfied.

Finally, Wisconsin retirees were asked to indicate generally how satisfied they were with their current health condition. We hypothesize that satisfaction with health will be positively related to satisfaction with retirement. By far the strongest association was provided by data in the predicted direction. About 83 per cent of the retirees indicated satisfaction with their health condition. Among those satisfied with retirement about 90 per cent were also satisfied with their health while 60 per cent of those dissatisfied with retirement felt satisfied with their current health condition. This should be compared to 42 per cent of the dissatisfied retirees who were also not pleased with their health as compared to only 10 per cent of those who were satisfied with retirement but were less satisfied with their health condition.

The foregoing analysis has considerably corroborated previous research findings concerning the profound impact of health factors upon the retiree's

adjustment to retirement transition. It seems more than apparent, therefore, that health factors must continue to be given their due weight in retirement decision-making.

D. Concomitant Socialization: Interaction Continuity and Life Satisfaction

It is generally known that the behavior and values found in a newly occupied role are often learned and meaningfully utilized through socialization processes such as reading about the new role, interaction with other occupants and the performance of activities associated with the new role. Rostow popularized the notion of concomitant socialization when he indicated that most viable opportunities for the integration of older people is through informal groups among their age peers.[61] Also, the concept of interaction continuity implies that adjustment to retirement is facilitated where there is maximum continuity between later middle age and old age, with the emphasis on the maintenance of associations and participation levels consistent with pre-retirement social activity.[62] As Reichard and others have posited, successful retirement adjustment apparently depends less on how active a man is than whether his activities emerge out of lifelong needs and interests.[63] If these assumptions are true with regard to retirement transition, it therefore seems likely that interaction with retirees, involvement in organizations composed of retired persons, continued informal interaction with intimate friends and relatives, and participation in leisure activities, should all serve to facilitate an individual's adjustment to retirement.

The hypothesis gains very meager support with respect to the number of formal organizations the retirees belonged to. A large proportion of the sample respondents in every case belonged to no formal organization. The comparable figures were: 42 per cent in Wisconsin, 65 per cent in Arizona, and 57 per cent in Florida. Generally, as Table 14a shows, there was a slightly

higher proportion of the dissatisfied retirees than there were satisfied retirees who held only one organizational membership. The percentage of the satisfied retirees comparatively increased with the number of organizations belonged to. The association between the number of organizations the retirees belonged to and their level of retirement satisfaction tended to be curvilinear in Wisconsin. The more satisfied retirees had organizational participation score of one or below and thirty and above . A negative relationship was found in Arizona, where a higher percentage of the dissatisfied than the satisfied retirees had participation scores ranging between 10 and 40; the distribution was 51 per cent and 23 per cent respectively. The relationship was not significant for the Florida sample.

Our expected relationship was not supported by data with regard to the number of retirement organizations to which the retired persons belonged. A large proportion of retirees held no membership in such organizations; the figures were 82 per cent in Wisconsin, 86 per cent in Arizona, and 83 per cent in Florida. In every sample there were fewer dissatisfied retirees who held memberships in more than one retirement organization, a tendency which was magnified in Florida where none of the dissatisfied retirees held any membership at all.

The hypothesis gained moderately strong support with respect to the frequency of attendance in retirement-oriented organizations in both Arizona and Florida. Data were not obtained from Wisconsin retirees. Generally, almost twice as many dissatisfied retirees as satisfied retirees did not attend meetings in organizations predominantly composed of retired persons. In every case, no dissatisfied retiree recorded more than one attendance. Although a high proportion of no attendance and no response was recorded, the chi-squares for Arizona and Florida were 15.84 and 17.44 respectively with $p < .01$.

Arizona data also supported the hypothesis regarding the association between continuity in organizational participation and retirement satisfaction. Although about one-half of the retirees in the sample felt they were less active, there were about three satisfied retirees to every one of those dissatisfied who believed they were more active. In both samples there were also more satisfied retirees among those who felt their level of organizational activity was the same. The relationship was, however, not significant with regard to Florida data.

The relationship between informal participation score and retirement adjustment was significant with respect to Arizona data, although the association was apparently curvilinear with a higher proportion of the satisfied retirees registering both low and high participation scores. About 66 per cent of the dissatisfied retirees as compared to 31 per cent of those satisfied in Florida recorded low participation score. The predicted relationship was, however, only apparent for this sample. The association was not significant with respect to the number of leisure activities as a measure of informal participation in Wisconsin. Twelve per cent of the retirees engaged in no activities compared to about 87 per cent of them who participated in at most three informal activities. We considered the amount of time per week spent in leisure activities by Wisconsin retirees. We observed the association to be somewhat negative,38 per cent of the satisfied retirees as compared to about 28 per cent of those who were dissatisfied spending no more than an average of one hour weekly in leisure activities. This is compared to almost two-thirds among the dissatisfied respondents as opposed to one-half of the satisfied retirees who spent between 10 and 60 hours weekly in leisure activities. However, the relationship was signficant with a chi-square of 16.56, $p < .02$.

No significant association was recorded between interaction with children,

siblings, friends and other older persons and retirement satisfaction. However, slightly more satisfied retirees interacted more frequently with their children; the less satisfied retirees tended to interact with their friends more frequently than they did with their children. Generally, continuity in informal interaction did not seem to be strongly maintained upon retirement.

E. Attitude toward Retirement Community and Life Satisfaction

Satisfaction with the retirement community can take many forms both for the non-migrant and the migrant retirees. Whether a retired person feels satisfied with retirement will, to a large extent, depend on the level of satisfaction his retirement community has provided him. Retirees who feel satisfied with their retirement community will tend to stay longer in that community, will tend generally to be more friendly disposed to it, and should feel less inclined to move.

The relationship between length of stay in retirement community and retirement satisfaction was positively supported in Wisconsin (non-migrant) sample. Twenty-nine per cent of the satisfied retirees compared to 39 per cent of those dissatisfied had resided in their present community for about nine years. On the other hand, about 70 per cent of the satisfied respondents as compared to 58 per cent of their dissatisfied counterparts had lived in their respective communities for more than nine years. No clear pattern emerged from the combined Arizona-Florida (migrant) sample, nor was the relationship significant when the samples were considered individually.

The retirees were asked to compare their retirement community with their home community in terms of degree of friendliness. We hypothesized that the more friendly disposed to the retirement community, the more satisfied the retiree with retirement. The data supported the hypothesis in both Florida and Arizona to which our analysis was restricted. In each case, more satisfied

retirees indicated that their retirement community was more friendly than the dissatisfied respondents; the ratio was three to two. Interestingly, there were more satisfied retirees who believed the level of friendliness between both communities to be the same than there were dissatisfied retirees. The association was also highly positive when both samples were combined.

It was also hypothesized that the more satisfied the retiree with his retirement community and the smoother the retirement transition, the higher his satisfaction with retirement. The higher his level of retirement satisfaction, the less he will be inclined to return to his home community. Data from Arizona and Florida strongly support the hypothesis. Eighty-eight per cent of the retirees in Arizona and 94 per cent in Florida displayed reluctance to return. For every two dissatisfied retirees who were disinclined to return to their home community, there were also three satisfied retirees who expressed the same sentiment. In Florida, for every dissatisfied retiree there were two satisfied retirees who were less inclined to move. The same relationship prevailed in the combined Arizona-Florida sample. Although 88 per cent of the Wisconsin retirees did not anticipate migrating, the association was not statistically significant; the predicted relationship was, however, apparent.

Finally, it was hypothesized that retirees who feel satisfied with their retirement community will also display satisfaction with retirement. Data from the Wisconsin sample strongly supported the hypothesis. Ninety-five per cent of the retirees felt satisfied with their retirement community. Ninety-seven per cent among the satisfied retirees compared to 88 per cent of those dissatisfied with retirement indicated satisfaction with their community. We seem to have tentatively confirmed the contention that satisfaction with the retirement community enhances easy adjustment to the retirement transition and hence increases the level of retirement satisfaction.

CONCLUSIONS AND IMPLICATIONS

This study was fraught with many methodological limitations. The questionnaires used were not strictly comparable across samples. Typical is the fact that some variables, for example those related to age dimensions--age at retirement, age during interview and number of years retired--were variously coded and differentially categorized. In most cases, analysis was restricted to data collected from one sample, since comparable responses were not elicited from other sample respondents. The impact of other relevant factors such as occupational status, community characteristics and migration--related variables, was not investigated because data were unavailable for all samples. In addition, the findings might have been different had the effects of several variables been controlled.

Although the relationship between chronological age and retirement adjustment has yielded conflicting findings, it should be noted that persons may conceive themselves as "old" and "elderly" with considerable consequences for retirement decision-making and retirement adjustment. An age-conception index measuring this psychological dimension of age has been employed by Morrison and Kristjanson and found to be negatively associated with retirement satisfaction.[64] The broad measure of this phenomenon, including the extent to which individuals consider themselves beset with the common stereotyped accompaniments of old age, should be further explored and its effects on old-age roles ascertained.

Of highly theoretical and practical consequence is the almost complete absence of pre-retirement planning among a large proportion of the retirees under study. The consistency of this finding, in a society that seemingly attaches great value to social security, calls for a thorough investigation of the structural and psychological correlates of this lapse. If smooth old-age transition is the desired goal of most would-be retirees, this paradox of planlessness needs to be resolved. Pre-retirement information seeking among the retirees, especially

through printed matter, tended to be haphazard. Without adequate and relevant information about retirement and its attendant problems, retirement planning will be most problematic, and the retirees' perception of their retirement community unclear. Furthermore, income, health, occupational and interactional discontinuities have been consistently found to be prejudicial to smooth retirement adjustment. Pre-retirement status of the individual in terms of these dimensions is also known to either facilitate or complicate retirement transition. The manner in which these factors produce different types of retirees needs to be investigated. This should enable different types of relevant information to be monitored toward the satisfaction of specific needs of each retiree-category. The provision of this needed information should challenge the research ingenuity and program saliency of the social scientist and policy-maker respectively. An effort in this direction is reflected in the monograph entitled, "Retirement in North Central States: Planning for Retirement," to be published by the Applied Population Laboratory of the Rural Sociology Department of the University of Wisconsin, Madison.

A brief analysis of concomitant socialization of the retirees in terms of continuity in formal and informal participation was included in this study. However, the available data did not permit a consideration of the extent to which retired persons most effectively adjust to retirement as interacting members of the conventional society or as members of their own self-contained communities. Roger Berger had noted that the current "custodian" model upon which retirement programs are based consists primarily of untenable and non-tested assumptions, namely: that the aged are better-off by themselves; that their medical needs are different from the needs of the general public; that the aged can and ought to be treated more efficiently as a group; that their interests can better be served and their sensibilities more adequately protected

when they are among members of their own age and generation; and that they live longer, happier lives away from the pressures of the competitive, youthful world.[65] Propositions need to be generated from these assumptions and tested.

It had been noted above that different social, political, economic and psychological conditions are capable of producing different retiree-types, as well as different kinds of retirement social systems. Current researches have focused mainly on retirement of the dominant white members of the American society. Research efforts need to be diversified to include minority and low-income retirees before they become "deviant" cases only fit for study under the general poverty context. The question whether low-income people retire needs research; if they do, how does their retirement social system differ from the social system of the retirees who had held gainful employments with concomitant comfortable living standards?

It is hoped that this series of exploratory studies will continue to provide cumulative evidence for more thorough theoretical conceptualization of the diverse problems related to gerontology, more stringent methodologies for their investigation, and more empirically valid action-programs that meaningfully serve the practical needs of retired individuals.

FOOTNOTES

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APPENDIX

Table 1. Rate of Population Growth in Arizona, Florida, and the North Central States, 1960-1966[1]

State	Percent Change	
	Total, All Ages	65+
Arizona	+24.3	+36.7
Florida	+20.0	+34.4
North Central States		
Michigan	+ 7.0	+11.8
Illinois	+ 6.4	+ 8.6
Ohio	+ 6.2	+ 6.7
Indiana	+ 5.5	+ 5.6
Wisconsin	+ 5.3	+10.4
Minnesota	+ 4.7	+10.4
Missouri	+ 4.4	+ 5.2
Kansas	+ 3.2	+ 7.1
Nebraska	+ 3.2	+ 6.7
North Dakota	+ 2.8	+ 5.1
South Dakota	+ 0.1	+ 8.3
Iowa	- 0.4	+ 5.2
U.S. Average	+ 9.2	+11.4

[1]Source: Aging, No. 151, May 1967, p. 23.

Table 2. Net-Migration of the Population Age 65 and Older in Arizona, Florida, and the North Central States, 1950-1960[1]

State	Number of Aged Migrants[2]
Arizona	+ 27,680
Florida	+255,654
North Central States	
Illinois	- 91,127
Ohio	- 45,791
Michigan	- 37,812
Wisconsin	- 15,415
Indiana	- 14,972
Iowa	- 14,618
Minnesota	- 12,408
Nebraska	- 6,560
Missouri	- 6,163
North Dakota	- 6,069
South Dakota	- 4,304
Kansas	- 1,972
North Central Region	-257,211

[1]Source: Gladys K. Bowles and James D. Tarver, Net Migration of the Population, 1950-60 by Age Sex and Color. Vol. II (Washington, D.C.: U.S. Government Printing Office, 1965).

[2]+ denotes net in-migration and - net out-migration.

Table 3. Residential Mobility Between 1955 and 1960 of White Native Population Residing in Florida and Arizona in 1960[1]

State	Total White Population 65+ (Born in U.S.)	Residing in Same State in 1955 and 1960		Residing Elsewhere in 1955		Residing in NOrth Central Region In 1955	
		Number	Percent of Total	Number	Percent of Total	Number	Percent of all Immigrants
Florida	376,333	267,158	71	109,175	29	42,153	39
Arizona	64,007	47,200	74	16,877	26	7,857	47

[1]Source: U.S. Bureau of the Census. U.S. Census of Population:1960: Subject Reports. Lifetime and Recent Migration. Final Report PC (2) - 2D. U.S. Government Printing Office, Washington, D.C.:, 1963.

Table 4a. Retirement Satisfaction of Wisconsin, Florida and Arizona Respondents by Age during Interview

Age during Interview	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Age	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
60 - 63	--	1.7	40 - 54	1.4	--	6.3	13.0
64 - 68	19.6	22.0	55 - 64	5.0	--	16.5	21.7
69 - 73	28.5	30.6	65 - 68	26.2	44.4	23.8	43.6
74 - 79	24.9	22.0	69 - 73	30.6	44.4	27.7	17.4
80 - 89	24.9	20.3	74 - 79	25.5	11.1	18.8	4.3
90+	1.3	1.7	80+	11.3	--	5.7	--
Not ascertained	.8	1.7	Not ascertained	--	--	1.2	--
Total	100.0 (225)	100.0 (59)	Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 4b. Retirement Satisfaction of Wisconsin, Florida and Arizona Respondents by Age at Retirement

Age at Retirement	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Age at Retirement	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
40 - 49	.4	1.7	25 - 49	2.1	--	9.7	17.4
50 - 59	6.7	6.8	50 - 54	5.0	--	4.5	13.0
60 - 64	20.4	15.2	55 - 59	9.9	22.2	12.5	21.7
65 - 69	48.0	45.7	60 - 64	29.1	11.1	31.3	34.9
70 - 74	14.7	13.6	65 - 69	48.8	66.7	34.0	8.7
75 - 79	5.8	11.9	70+	7.1	--	7.4	4.3
80 - 84	2.7	3.4	Not ascertained	--	--	.6	--
85+	.4	--					
Not ascertained	.9	1.7					
Total	100.0 (225)	100.0 (59)	Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 4c. Retirement Satisfaction by Number of Years Retired

Number of Years Retired	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Less than a year	1.3	--	--	--	--	--
1 - 3 years	21.3	37.3	11.3	22.2	22.2	17.4
4 - 6 years	22.7	16.9	32.6	22.2	37.5	47.8
7 - 9 years	20.4	16.9	22.7	55.6	21.0	21.7
10 - 12 years	12.0	13.3	17.0	--	7.4	--
13 - 15 years	8.9	5.1	8.5	--	8.0	4.3
16 - 19 years	7.6	1.7	7.8	--	4.0	8.7
20 - 29 years	5.3	3.4	--	--	--	--
30 or more years	--	1.7	--	--	--	--
Not ascertained	.4	1.7	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100. (176)	100.0 (23)

Table 5. Retirement Satisfaction by Marital Status

Marital Status	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Married, living with wife	78.2	67.8	85.8	88.9	90.3	82.6
Married, wife is deceased	17.3	22.0	12.1	11.1	6.8	--
Divorced	.9	3.4	--	--	.6	--
Married, wife living elsewhere	.4	1.7	.7	--	--	13.0
Never married	3.1	5.1	1.4	--	2.3	4.3
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 6. Retirement Satisfaction by Educational Attainment

Educational Attainment	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
0 - 3 years	2.2	5.1	2.8	--	2.3	--
4 - 7 years	22.7	32.2	14.2	11.1	12.5	21.7
8 - 10 years	41.3	44.1	39.7	55.6	30.7	17.4
11 - 13 years	14.7	8.5	24.8	11.1	23.9	21.7
14 - 16 years	13.3	8.5	14.9	22.2	24.4	13.0
17 or more years	4.9	1.7	3.5	--	5.7	26.1
Not ascertained	.9	--	--	--	.6	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 7. Retirement Satisfaction by Pre-retirement Attitude

Pre-retirement Attitude	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Looking forward	39.6	13.6	60.3	77.8	49.4	39.1
Didn't like idea	18.7	50.8	8.5	--	17.6	21.7
Hadn't given it much thought	37.3	35.6	29.8	22.2	29.5	39.1
Didn't care	4.0	--	1.4	--	3.4	--
Not ascertained	.4	--	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 8a. Retirement Satisfaction by Perception of Climate Condition in Retirement Community

Perception of Climate Condition	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Yes, adequate picture	78.7	77.8	73.3	65.2
Didn't give it much thought	1.4	--	4.5	--
No, inadequate picture	19.1	22.2	22.2	34.8
Don't know	.7	--	--	--
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 8b. Retirement Satisfaction by Perception of Cost of Living in Retirement Community

Perception of Cost of Living	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Yes, adequate picture	56.7	33.3	31.8	17.4
Didn't give it much thought	24.1	11.1	38.6	26.1
No, inadequate picture	19.1	55.6	29.5	56.5
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 8c. Retirement Satisfaction by Perception of Recreational Opportunities in Retirement Community

Perception of Recreational Opportunities	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Yes, adequate picture	67.4	77.8	44.9	30.4
Didn't give it much thought	27.0	22.2	43.8	52.2
No, inadequate picture	5.7	--	11.4	17.4
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 8d. Retirement Satisfaction by Perception of Local People in Retirement Community

Perception of Local People	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Yes, adequate picture	51.1	55.6	40.9	47.8
Didn't give it much thought	31.9	33.3	31.8	21.7
No, inadequate picture	17.0	11.1	27.3	30.4
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 9a. Retirement Satisfaction by Pre-retirement Financial Plans

Pre-retirement Financial Plans	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Increased savings	21.3	6.8
Made long-range investments (includes purchase of bonds, property, etc.)	19.6	20.3
Pension plan	3.1	1.7
Had property to dispose of for income	1.3	1.7
Other	2.2	3.4
No plans	52.4	66.1
Total	100.0 (225)	100.0 (59)

Table 9b. Retirement Satisfaction by Pre-retirement Residential Plans

Pre-retirement Residential Plans	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Planned to stay here	19.1	6.8
Move from farm to town	6.2	8.5
Purchase property, home, or build a new house	14.7	11.9
Other	6.7	6.8
No plans	53.3	66.1
Total	100.0 (225)	100.0 (59)

Table 9c. Retirement Satisfaction by Pre-retirement Activity Plans

Pre-retirement Activity Plans	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Traveling	7.6	3.4
Outdoor hobbies other than traveling	6.7	11.9
Indoor hobbies	3.1	1.7
Other	12.4	8.5
No plans	70.2	74.6
Total	100.0 (225)	100.0 (59)

Table 10a. Retirement Satisfaction by Pre-Retirement Seeking through Printed Matter

Magazine and Newspaper Articles about Florida or Arizona	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Read a great deal or some	14.9	11.1	15.3	8.7
Read very little or not at all	85.1	88.9	84.7	91.3
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Books about Retirement Living in Florida or Arizona	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Read a great deal or some	10.6	22.2	8.5	4.3
Read very little or not at all	89.4	77.8	91.5	95.7
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Promotional Literature from Florida or Arizona	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Read a great deal or some	11.3	11.1	6.3	4.3
Read very little or not at all	88.7	88.9	93.8	95.7
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Literature from State Agencies and Chambers of Commerce	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Read a great deal or some	12.1	11.1	14.8	13.0
Read very little or not at all	87.2	88.9	85.2	87.0
Not Ascertained	.7	--	--	--
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Reading about Retirement	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Not at all or very little	79.1	79.7
Some or a great deal	20.9	18.6
Don't know	--	--
Total	100.0 (225)	100.0 (59)

Table 10b. Retirement Satisfaction by Pre-retirement Information Seeking through Personal and Informal Sources

Discussion with Wife	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Great deal or some	52.0	35.6
Not very often or none at all	48.0	64.4
Total	100.0	100.0
	(225)	(59)

Discussion with Children	Wisconsin Satisfied %	Wisconsin Not Satisfied %
A great deal or some	17.3	8.5
Not very often or not at all	82.7	91.5
Total	100.0	100.0
	(225)	(59)

Discussion with Other Relatives	Wisconsin Satisfied %	Wisconsin Not Satisfied %
A great deal or some	3.1	3.4
Not very often or not at all	96.9	96.6
Total	100.0	100.0
	(225)	(59)

Discussion with Friends Who Were Retired	Wisconsin Satisfied %	Wisconsin Not Satisfied %
A great deal or some	10.7	8.5
Not very often or none at all	89.3	91.5
Total	100.0	100.0
	(225)	(59)

Discussion with Other Friends and Co-workers	Wisconsin Satisfied %	Wisconsin Not Satisfied %
A great deal or some	11.1	6.8
Not very often or none at all	88.9	93.2
Total	100.0	100.0
	(225)	(59)

Discussion with a Retirement Counselor	Wisconsin Satisfied %	Wisconsin Not Satisfied %
A great deal or some	.9	1.7
Not very often or none at all	99.1	98.3
	100.0	100.0
	(225)	(59)

Table 11a. Retirement Satisfaction by Reason for Retiring: Poor Health

Reason for Retiring: Poor Health	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Important	26.7	49.2	36.2	11.1	50.6	47.8
Not Important	67.6	47.5	63.8	88.9	49.4	52.2
Not ascertained	5.8	3.4	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 11b. Retirement Satisfaction by Reason for Retiring: Tired of Working

Reason for Retiring: Tired of Working	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Important	23.6	22.0	35.5	77.8	23.3	21.7
Not Important	76.4	78.0	64.5	22.2	76.7	78.3
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 11c. Retirement Satisfaction by Reason for Retiring: Wanted More Free Time

Reason for Retiring: Wanted More Free Time	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Important	44.0	32.2	51.1	77.8	39.8	39.1
Not Important	55.1	67.8	48.9	22.2	60.2	60.9
Not ascertained	.9	--	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (73)

Table 11d. Retirement Satisfaction by Reason for Retiring: The Lure of Adequate Pension

Reason for Retiring The Lure of Adequate Pension	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Important	7.1	3.4	9.9	22.2	9.1	--
Not important	91.6	94.9	90.1	77.8	90.9	100.0
Not ascertained	1.3	1.7	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 11e. Retirement Satisfaction by Reason for Retiring: Conformity with Company Rules

Reason for Retiring Conformity with Company Rules	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Important	30.7	23.7	11.3	22.2	18.8	8.7
Not important	68.4	76.3	87.7	77.8	81.3	91.3
Not ascertained	.9	--	.7	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12a. Retirement Satisfaction by Pre-retirement Occupation

Pre-retirement Occupation	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Professional, technical or kindred worker	12.4	6.8	9.9	--	17.6	30.4
Farmer	9.3	16.9	5.7	--	6.3	4.3
Manager, official, proprietor, except farm	12.0	11.9	25.5	11.1	22.2	4.3
Clerical or kindred worker	7.6	1.7	3.5	--	6.8	--
Sales worker	5.3	3.4	7.8	22.2	8.5	4.3
Craftsman, foreman, or kindred worker (skilled worker)	26.2	20.3	31.2	44.4	21.0	34.8
Operative or kindred worker (semi-skilled worker)	14.2	13.6	9.9	11.1	14.8	17.4
Private household or service worker	12.9	25.4	6.4	11.1	2.8	4.3
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12b. Retirement Satisfaction by Job Mobility

Jobs Held Since Age 45 (Excluding Most Recent Job)	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
None	66.7	54.2	65.2	88.9	67.0	73.9
1	21.8	22.0	19.9	11.1	23.3	13.0
2	7.6	11.9	10.6	--	6.8	8.7
3	1.3	6.8	2.1	--	2.3	--
4 or more	2.7	5.1	.7	--	.6	4.3
Not ascertained	--	--	1.4	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12c. Retirement Satisfaction by Pre-retirement Income

Pre-retirement Income	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Under $3,000	13.3	22.0	5.0	--	3.4	--
$3,000-$3,999	15.6	30.5	7.8	--	5.1	4.3
$4,000-$4,999	19.1	16.9	6.4	--	2.8	4.3
$5,000-$5,999	15.6	10.2	12.1	--	14.2	8.7
$6,000-$6,999	4.0	1.7	9.9	22.2	12.5	13.0
$7,000-$7,999	7.1	5.1	12.8	22.2	6.3	--
$8,000-$9,999	7.1	1.8	13.5	22.2	9.7	13.0
$10,000 or more	10.7	5.1	24.8	33.3	31.8	43.5
Not ascertained	7.6	6.8	7.8	--	14.2	13.0
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12d. Retirement Satisfaction by Present Income

Present Income	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Under $3,000	41.8	66.1	25.5	11.1	23.9	39.1
$3,000-$3,999	19.1	8.5	28.4	22.2	13.6	4.3
$4,000-$4,999	12.0	6.8	11.3	22.2	15.9	4.3
$5,000-$5,999	8.4	3.4	7.8	33.3	7.4	8.7
$6,000-$6,999	1.3	3.4	3.5	--	8.0	8.7
$7,000-$7,999	2.2	--	4.3	--	3.4	4.3
$8,000-$9,999	4.0	--	3.5	--	5.7	8.7
$10,000 or more	5.3	1.7	7.1	11.1	10.2	13.0
Not ascertained	5.8	10.2	8.5	--	11.9	8.7
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12e. Retirement Satisfaction by Ability to Maintain Comfortable Living on Income

Ability to Maintain Comfortable Living	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Income sufficient to live comfortably	80.0	44.1	89.4	77.8	77.8	52.2
Income insufficient for comfortable living	19.1	55.9	10.6	22.2	21.0	47.8
Not ascertained	.9	--	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12f. Retirement Satisfaction by Anticipated Financial Problems

Anticipated Financial Problems	Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Yes, anticipate problems	5.0	22.0	17.0	39.1
No, do not anticipate problems	94.3	77.8	83.0	60.9
Not ascertained	.7	--	--	--
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 12g. Ability to Live on Present Income

Ability to Live on Present Income	Wisconsin	
	Satisfied %	Not Satisfied %
Live less comfortably than before retirement	30.2	54.2
Same as before retirement	60.2	45.8
Live more comfortably than before retirement	5.3	--
Not ascertained	2.2	--
Total	100.0 (225)	100.0 (59)

Table 13a Retirement Satisfaction by Personal Evaluation of Present Health

Personal Evaluation of Present Health	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Good	57.8	37.3	67.4	66.7	60.2	47.8
Fair or poor	42.2	62.7	32.6	33.3	39.8	52.2
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 13b. Retirement Satisfaction by Before and After Retirement Health Condition

Before and After Retirement Health Condition	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
Better now than before	11.1	6.8	33.3	33.3	34.1	34.8
Same as before	60.4	39.0	46.8	33.3	46.0	52.2
Worse than before	28.4	54.2	19.9	33.3	19.9	13.0
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 13c. Retirement Satisfaction by Number of Health Problems

Number of Health Problems	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
None	52.9	32.2	49.6	33.3	48.3	47.8
1	30.2	42.4	30.5	33.3	36.4	34.8
2	13.8	16.9	15.6	33.3	11.9	13.0
3 or more	3.1	8.5	4.3	--	3.5	4.3
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 13d. Retirement Satisfaction by Satisfaction with Health

Satisfaction with Health	Wisconsin	
	Satisfied %	Not Satisfied %
Satisfied	89.8	55.9
Not satisfied	10.2	42.4
Not ascertained	--	1.7
Total	100.0 (225)	100.0 (59)

Table 14a. Retirement Satisfaction by Number of Organizations Belonged To

Number of Organizations Belonged To	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
None	39.1	50.8	56.7	66.7	69.3	43.5
1	25.3	25.4	26.2	33.3	20.5	39.1
2	13.3	11.9	10.6	--	7.4	8.7
3	9.3	6.8	2.8	--	1.7	8.7
4	6.2	3.4	2.8	--	.6	--
5	3.6	--	.7	--	.6	--
6	2.7	1.7	--	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14b. Retirement Satisfaction by Number of Retirement Organizations

Number of Retirement Organizations	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
0	81.8	84.7	81.5	100.0	87.5	78.2
1	12.0	10.2	15.6	--	8.5	17.4
2	3.6	3.4	.7	--	1.7	--
3 or more	.9	--	2.1	--	.6	--
Not ascertained	1.8	1.7	--	--	1.7	4.3
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14c. Retirement Satisfaction by Frequency of Attendance in Retirement Organizations

Frequency of Attendance in Retirement Organizations	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
00	82.7	86.4	71.6	77.8	84.1	69.5
01-02	--	--	12.1	11.1	6.8	26.1
03-05	1.8	--	12.1	--	5.7	--
06-09	1.8	1.7	4.3	--	1.7	--
10-19	5.8	8.5	--	11.1	--	--
20-29	1.3	--	--	--	1.7	4.3
30-39	--	--				
40 or more	3.6	1.7				
Not ascertained	3.1	1.7				
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14d. Retirement Satisfaction by Continuity in Organizational Participation

Continuity in Organizational Participation	Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
More active in retirement community than in home community	16.3	11.1	11.9	4.3
Same amount of organizational activity	27.0	22.2	33.5	21.7
Less active in retirement community than in home community	56.7	66.7	54.5	69.6
Not ascertained	--	--	--	4.3
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14e. Retirement Satisfaction by Informal Participation Score

Informal Participation Score	Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
No participation in leisure activities	35.5	33.3	41.5	43.5
001-049	6.4	22.2	12.5	13.0
050-099	14.9	22.2	19.3	4.3
100-149	9.9	22.2	5.1	21.7
150-199	14.2	--	11.4	13.0
200-299	12.8	--	6.8	--
300 or more	6.4	--	1.7	--
Not ascertained	--	--	1.7	4.3
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14f. Retirement Satisfaction by Number of Leisure Activities

Number of Leisure Activities	Wisconsin		Florida		Arizona	
	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %	Satisfied %	Not Satisfied %
None	12.4	10.2	35.5	33.3	40.3	43.5
1	24.9	28.8	19.9	22.2	31.8	26.1
2	28.4	28.8	22.0	33.3	17.0	21.7
3	30.7	30.5	14.2	--	8.0	4.3
4 or more	2.6	1.7	8.4	11.1	2.3	--
Not ascertained	.8	--	--	--	.6	4.3
	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 14g. Retirement Satisfaction by Number of Hours/Week Spent in Leisure Activities

Informal Participation in Hours/Week	Wisconsin	
	Satisfied %	Not Satisfied %
None	20.9	15.3
1-9 hours	17.8	16.9
10-24 hours	28.9	32.2
25-39	11.1	11.9
40-59 hours	10.7	15.3
60 or more hours	6.2	6.8
Don't know or not ascertained	4.4	1.7
Total	100.0 (225)	100.0 (59)

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Table 15a. Retirement Satisfaction by Length of Stay in Retirement Community

Length of Stay in Retirement Community	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Less than a year	--	--	.7	--	2.8	--
1-4 years	7.6	16.9				
1 year			2.8	11.1	10.2	17.4
2 years			12.1	11.1	14.8	4.3
3 years			17.0	11.1	14.8	8.7
4 years			12.8	33.3	14.8	17.4
5 years			15.6	11.1	15.9	17.4
6 years			13.5	--	13.6	8.7
5-9 years	7.6	6.8				
10-19 years	14.2	15.3				
20-29 years	39.6	25.4				
30-39 years	24.4	30.5				
40 or more years	5.8	1.7				
More than 6 years			24.1	22.2	13.1	26.1
Not ascertained	.9	3.4	1.4	--	--	--
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 15b. Retirement Satisfaction by Friendly Disposition toward Retirement Community

Friendly Disposition toward Retirement Community	Wisconsin Satisfied %	Wisconsin Not Satisfied %	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Satisfied with community	97.3	88.1				
Not satisfied with community	1.8	11.9				
Friendlier than home community			36.2	22.2	39.8	21.7
Friendlier in home community			7.8	33.3	10.2	30.4
No difference			53.2	44.4	41.5	34.8
Don't know or not ascertained			2.8	--	8.5	13.0
Not ascertained	.9	--				
Total	100.0 (225)	100.0 (59)	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)

Table 15c. Retirement Satisfaction by Anticipated Mobility

Anticipated Mobility	Wisconsin Satisfied %	Wisconsin Not Satisfied %
Anticipate moving	10.2	15.3
Do not anticipate moving	88.4	84.7
Not ascertained	1.3	--
Total	100.0 (225)	100.0 (59)

Anticipate Moving Back to Home Community	Florida Satisfied %	Florida Not Satisfied %	Arizona Satisfied %	Arizona Not Satisfied %
Yes	2.1	44.4	8.0	34.8
No	96.5	55.6	91.5	65.2
Don't know	1.4	--	.6	--
Total	100.0 (141)	100.0 (9)	100.0 (176)	100.0 (23)